EXHIBIT 3

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Date: Mon, Jun 10, 2002 6:31 PM
Subject: ACS Patent for originating Debits to Employers for employee IW & then forwarding ACH
credits on to SDU's

Many of you have heard of the "ExpertPay" application being released by ACS
in August.

The information attached is to keep you all abreast of developments in child support e-payments (which is what the OCSE SDU list and E-payments list was designed for). ACS has a patent that covers the debiting of employers accounts and forwarding to SDU's. For those of you wondering what happend to eftchildsupport.com, the attached should explain. Other existing entities doing similar activity may be at risk.

Those of you affiliated with State agencies may want to consider sharing this with your legal counsel or State's Attorney
Generals. Those of you in Federal Offices I would hope that would share with your pertinent counsel as well.

It is my personal opinion that the patent is invalid under two theories:

1) that the Child Support Banking Convention was developed by OCSE & NACHA (& many others) after numerous projects funded by federal grants to explore the electronic cs options, and is therefore in the public domain.

2) that the patent is invalid on its face for failure to cite any of those projects (that were known by patent applicant but were not cited in the application), that discussed and explained the existing and future debit processes.

I hope you find this public information available on the web - helpful. As always I am open to any of your e-payment questions.
(I apologize for any duplicate email addresses)

<<ACS vs EFT.pdf>>   <<United States Patent 6,119,107.pdf>>

dk